

Information to identify the case:

Debtor 1	<u>Joseph Rodriguez</u>	Social Security number or ITIN	xxx-xx-6199
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracie L. Rodriguez</u>	Social Security number or ITIN	xxx-xx-6016
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-11905-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Rodriguez

Tracie L. Rodriguez

11/5/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Rodriguez
Tracie L. Rodriguez
Debtors

Case No. 17-11905-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 05, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Rodriguez, Tracie L. Rodriguez, 139 Bonita Drive, Egg Harbor Township, NJ 08234-5865
519258350	+ Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516621216	+ Atlantic County Special Civil Part, 1201 Bacharach Boulevard, Atlantic City, NJ 08401-4510
516621221	+ Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
518060200	+ Homebridge Financial Services, Inc, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516693875	Internal Revenue Service, Holtzville, NY
516670409	+ Northstar Education Finance, The Northstar, Swedback Law, PLLC o/b/o NEF, 305 Greeley Street S., #104B, Stillwater, MN 55082-7029
516621232	+ Pier 1, 9111 Duke Boulevard, Mason, OH 45040-8999
516621234	+ Police and Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
517699900	+ State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
516804142	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516805153	+ TD Bank, N.A., Michael E. Blaine, Esq. 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835
516621239	+ Tenaglia & Hunt, 395 West Passaic Street, Rochelle Park, NJ 07662-3016
516621240	+ The Northstar, PO Box 7860, Madison, WI 53707-7860
516842913	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
516621244	Zales, PO Box 689182, Des Moines, IA 50368

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: AGFINANCE.COM	Nov 06 2021 00:13:00	Onemain Financial of Pennsylvania, Inc., PO Box 3251, Evansville, IN 47731-3251
516634701	EDI: GMACFS.COM	Nov 06 2021 00:13:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516634774	EDI: GMACFS.COM	Nov 06 2021 00:13:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516621214	+ EDI: GMACFS.COM	Nov 06 2021 00:13:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
516621215	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Amazon, PO Box 965015, Orlando, FL 32896-5015
516630673	+ EDI: PHINAMERI.COM	Nov 06 2021 00:13:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
516762558	EDI: AIS.COM	Nov 06 2021 00:13:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838

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516621218	EDI: BMW.COM	Nov 06 2021 00:13:00	BMW, PO Box 9001065, Louisville, KY 40290
516637538	EDI: BMW.COM	Nov 06 2021 00:13:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516630398	+ EDI: AISACG.COM	Nov 06 2021 00:13:00	BMW Financial Services NA, LLC, 4515 Santa Fe Ave. Dept APS, Oklahoma City OK 73118-7901
516621217	+ EDI: HFC.COM	Nov 06 2021 00:13:00	Best Buy, PO Box 15519, Wilmington, DE 19850-5519
516621225	EDI: CITICORP.COM	Nov 06 2021 00:13:00	Home Depot, Processing Center, Des Moines, IA 50364
516621219	+ EDI: CAPITALONE.COM	Nov 06 2021 00:13:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
516828228	EDI: BL-BECKET.COM	Nov 06 2021 00:13:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516621220	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Comenity Bank/Venus, PO Box 182789, Columbus, OH 43218-2789
516731329	EDI: CRFRSTNA.COM	Nov 06 2021 00:13:00	Credit First NA, BK13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011
516621222	+ EDI: CRFRSTNA.COM	Nov 06 2021 00:13:00	Firestone, PO Box 81307, Cleveland, OH 44181-0307
516621223	+ EDI: PHINAMERI.COM	Nov 06 2021 00:13:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
516621224	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Nov 05 2021 20:23:00	Great Lakes Higher Education, 2401 International Lane, Madison, WI 53704-3192
516621226	+ Email/Text: Bankruptcy@homebridge.com	Nov 05 2021 20:24:00	Homebridge Financial Inc., 112 Townpark Drive, Kennesaw, GA 30144-3754
516804194	+ EDI: IRS.COM	Nov 06 2021 00:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516621227	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 05 2021 20:23:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
516621229	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Lowes, PO Box 530914, Atlanta, GA 30353-0914
516782772	+ EDI: MID8.COM	Nov 06 2021 00:13:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516754643	EDI: AGFINANCE.COM	Nov 06 2021 00:13:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516621230	+ EDI: AGFINANCE.COM	Nov 06 2021 00:13:00	Onemain Financial, PO Box 9001122, Louisville, KY 40290-1122
516621233	Email/Text: Bankruptcy.Notices@pnc.com	Nov 05 2021 20:23:00	PNC Bank, PO Box 5570, Brecksville, OH 44101
516802375	Email/Text: Bankruptcy.Notices@pnc.com	Nov 05 2021 20:23:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
516863388	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516863171	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516863374	EDI: PRA.COM	Nov 06 2021 00:13:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516621231	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	Paypal, PO Box 960080, Orlando, FL 32896-0080
516687360	EDI: Q3G.COM	Nov 06 2021 00:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516687348	EDI: Q3G.COM		

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		Nov 06 2021 00:13:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516621235	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Sahalie, PO Box 659707, San Antonio, TX 78265-9707
516621236	+ EDI: SALLIEMAEBANK.COM	Nov 06 2021 00:13:00	Sallie Mae, PO Box 3319, Wilmington, DE 19804-4319
516621237	+ Email/Text: birminghamtops@sba.gov	Nov 05 2021 20:24:39	Small Business Administration, PO Box 740192, Atlanta, GA 30374-0192
516621238	EDI: TDBANKNORTH.COM	Nov 06 2021 00:13:00	TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08003
516685118	+ Email/Text: birminghamtops@sba.gov	Nov 05 2021 20:24:39	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
516621241	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Venus, PO Box 659617, San Antonio, TX 78265-9617
516621242	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
516621243	+ EDI: WFFC.COM	Nov 06 2021 00:13:00	Wells Fargo, PO Box 522, Des Moines, IA 50306-0522
516793234	EDI: WFFC.COM	Nov 06 2021 00:13:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516621228		Lending Tree

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
Brian S. Thomas	on behalf of Debtor Joseph Rodriguez brian@brianthomaslaw.com
Brian S. Thomas	on behalf of Joint Debtor Tracie L. Rodriguez brian@brianthomaslaw.com

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Denise E. Carlon

on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor HomeBridge Financial Services Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Peter E. Meltzer

on behalf of Creditor Onemain Financial of Pennsylvania Inc. pmeltzer@wglaw.com, ibernatski@wglaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8